

IN CLAIMS

Claims 1-17 (cancelled)

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18. (currently amended) A payment system for restaurant merchants that provides privacy of customer bankcard data of a customer from a merchant system, comprising:

10 a. a restaurant bill that shows a payment amount and a service code, the service code includes a merchant number identification to a central computer system that is independent ~~[[separate]]~~ from the merchant system;

b. a wireless device of the customer ~~[[with]]~~, (i) ~~[[means for entering]]~~ is entered a data of the service code, a payment amount, and an optional tip into the device, and (ii) the device wirelessly sends ~~[[means for sending]]~~ the data to the
15 central computer system which pre-stores customer data and merchant data;

c. the central computer system has a processor (i) that identifies ~~[[means for identifying]]~~ the customer ~~[[and]]~~ (ii) processes ~~[[means for processing]]~~ a payment request from the customer to the merchant by retrieving customer and merchant data and submits ~~[[submitting]]~~ a payment transaction request to an
20 existing payment authorization network~~[[;~~

e. ~~central system means for]]~~ (iii) receives ~~[[means for receiving]]~~ a payment approval record from the payment authorization network ~~[[and]]~~ (iv) wirelessly sends a ~~[[means for sending]]~~ payment approval notification to the customer on the wireless device~~[[;~~

25 e. ~~central system]]~~ and (iv) sends the ~~[[means for sending]]~~ payment approval notification to the merchant system, wherein the central computer system in lieu of the merchant system having submitted the payment transaction request, the payment system maintains privacy of customer bankcard data from the merchant system.

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19. (currently amended) The system as in claim 18, further comprising:

the central computer system stores (i) customer identification data ~~[[means]]~~
that can identify a customer, (ii) a plurality of customer bank account data and (iii)
5 wireless device notification data ~~[[means]]~~ that can notify a customer on the wireless
device.

20. (currently amended) The system as in claim 19, further comprising:

the customer identification data ~~[[means]]~~ includes use of ~~[[using]]~~ a personal
10 number that is a combination of wireless device telephone number and a personal
identification number that is entered into the wireless device.

21. (currently amended) The system as in claim 18, further comprising:

the central computer system stores merchant identification data that identifies
15 the merchant to a payment authorization network and merchant computer system
notification data ~~[[means]]~~ that notifies a merchant using the merchant computer
system.

22. (previously presented) The system as in claim 18, where the service code,
20 further comprising:

the service code includes in addition to the merchant number identification, a
table number and a server number.

23. (previously presented) The system as in claim 22, further comprising:

25 the payment approval notification to the merchant system includes the table
number and the server number enabling a display terminal interfaced to the
merchant system to display payment status data that includes a date, a time, a
transaction reference, the table number, the server number, the payment amount, tip
and a payment status.

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24. (currently amended) A method of payment to restaurant merchants that provides privacy of customer bankcard data of a customer from a merchant system, comprising the steps of:

a. enabling presenting a restaurant bill that shows a payment amount and a service code, the service code includes a merchant number identification to a central computer system that is independent ~~[[separate]]~~ from the merchant system;

b. enabling entering into a wireless device of the customer, (i) the service code, a payment amount and an optional tip into the device, and (ii) wirelessly sending the data to the central computer system which pre-stores customer data and merchant data;

c. enabling identifying the customer and processing a payment transaction from the customer to the merchant by the central computer system by retrieving customer and merchant data and submitting a payment transaction request to an existing payment authorization network;

d. enabling receiving a payment approval record by the central computer system and wirelessly sending payment approval notification to the customer on the wireless device;

e. enabling sending payment approval notification to the merchant system, by the central computer system, wherein the central computer system in lieu of the merchant system having submitted the payment transaction request the payment system maintains privacy of customer data from the merchant system.

25. (currently amended) The method as in claim 24, further comprising the steps of:

enabling storing by the central computer system (i) customer identification data ~~[[means]]~~ that can identify the customer, (ii) a plurality of customer bank account data, and (iii) wireless device notification data ~~[[means]]~~ that can notify the customer.

26. (currently amended) The method as in claim 25, further comprising the steps of:

enabling using a personal number that is a combination of wireless device telephone number and a personal identification number as the customer identification data ~~[[means]]~~ that can identify the customer in the central computer system and that is entered into the wireless device.

27. (currently amended) The method as the central computer system in claim 24, further comprising the steps of:

enabling storing in the central computer system, the merchant identification data that identify the merchant to a payment authorization network and merchant computer system notification data ~~[[means]]~~ that can notify the merchant by the merchant computer system.

28. (previously presented) The method as in claim 24, where the restaurant bill, further comprising the steps of:

including in the service code in addition to the merchant number identification, a table number and a server number.

29. (currently amended) The method as in claim 28, further comprising the steps of:

enabling receiving the payment approval notification from the central computer system into the merchant system including the table number and the server number, displaying payment status data on a display terminal interfaced to the merchant system, that includes, a date, a time, a transaction reference, the table number, the server number, the amount, tip, and the payment status.

30. (currently amended) A privacy payment system for restaurant merchants, that protects customer bankcard data from a merchant system, comprising:

(a) a customer wireless device that originates ~~[[means for origination of]]~~ a payment request for payment of a bill to a restaurant merchant, the bill has a service

code that includes a merchant number identification to a central computer system, that is independent ~~[[separate]]~~ from the merchant system, the wireless device originates the payment request ~~[[having means for]]~~ by reading the service code and ~~[[for]]~~ wirelessly sending to the central computer system;

5 (b) the central computer system has a processor that processes ~~[[processing means for processing]]~~ the payment request with pre-stored customer data and merchant data using an existing payment authorization network and forwards the payment approval notification to the merchant system, wherein the central computer system in lieu of the merchant system processing the payment request, the privacy
10 payment system maintains privacy of customer bankcard data from the merchant system.

31. (Previously presented) The privacy payment system as in claim 30, further comprising:

15 the payment request bill identifies a payment amount and the service code as printed on the bill, from the merchant system, and presented to the customer at the merchant's premises includes a table number and a server number.

32. (currently amended) The privacy payment system as in claim 30, comprising:

20 the central computer system sends the payment approval notification to the customer on the wireless device, contemporaneously to sending the payment approval notification to the merchant system.